

**Amendments to the Claims:**

Applicants respectfully request that the following listing of claims be entered in lieu of all prior versions and listings of claims in the instant application:

**Listing of Claims:**

1. (Currently Amended) A computer-implemented method for collecting and providing to a medical service provider medical insurance information corresponding to a consumer of medical services, the method comprising:

(a) requesting from a plurality of different network locations remote from one another medical insurance information for said consumer of medical services based upon a plurality of data items, wherein each data item corresponds to a different one of a plurality of attributes of the consumer of medical services and comprises at least one character defining a character string;

(b) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one of said plurality of different network locations, said retrieving including a search of eligibility information stored at each of said plurality of different network locations, said search being based upon said plurality of data items and performed to determine whether said consumer has medical insurance coverage and, if so, with which of a plurality of different insurers;

(c) verifying the identity of said consumer of medical services from at least one other network location, said verifying including a search of consumer identity verification information stored at a different plurality of network locations located remotely from one another, said search of identity verification information being based upon at least one additional data item;

(d) using a transfer agent containing a plurality of different data structures associating different requestors of medical insurance information with different computer programs, organizing and formatting the retrieved medical insurance information based

upon a predefined data structure uniquely associated with a particular requestor who requested the medical information, and transferring at least one of said data items to a corresponding field in a user interface of a computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor; and

(e) ~~repeating steps (a)-(d)~~ if at least a portion of said medical insurance information or said verification information retrieved from said different network locations does not match or is inconsistent with medical insurance or verification information retrieved from another of said plurality of different locations or with medical insurance or verification information previously supplied by said consumer of medical services, ~~wherein steps (a)-(d) are repeated~~ automatically generating a different combination or permutation of characters of a character string of at least one of said data items and repeating steps (a)-(d) using [[a]] the different combination or permutation of characters of the character string of at least one of said data items until a match occurs.

2. (Previously presented) The method of claim 1, further comprising:  
authenticating a user of said computer for performing said steps of claim 1.
3. (Previously presented) The method of claim 1, wherein said data items comprise consumer demographic information.
4. (Cancelled)
5. (Previously Presented) The method of claim 1, wherein said verification step comprises searching at least one selected from the group consisting of credit information, medical information, or public record information.

6. (Previously presented) The method of claim 1, further comprising:  
generating consumer medical insurance information based upon said data items;  
and  
presenting said consumer medical insurance information to said consumer of  
medical services for verification.
7. (Previously Presented) The method of claim 1, wherein said step (d) uses screen  
scraping technology.
8. (Currently Amended) A computer-implemented method for collecting and  
providing consumer demographic information and consumer medical insurance  
information to a provider of medical goods and/or services comprising:
  - (a) requesting demographic information from a plurality of different network  
locations remote from one another, said request identifying a consumer of medical goods  
and/or services;
  - (b) retrieving said requested consumer demographic information corresponding to  
said identified consumer from at least one of said plurality of different network locations,  
said retrieving including a search of demographic information stored at each of said  
plurality of different network locations to identify requested consumer demographic  
information corresponding to said identified consumer, said search being based upon a  
plurality of data items represented as character strings, wherein each data item  
corresponds to a different one of a first plurality of attributes of said identified consumer  
and comprising at least one character defining a character string, and if at least a portion  
of said demographic information does not match at least one character string,  
automatically generating a different combination or permutation of characters of a  
character string of at least one of said data items and repeating steps (a) and (b) using the  
different combination or permutation of characters until a match occurs;

(c) presenting said retrieved consumer demographic information to said provider for verification;

(d) requesting from a plurality of different network locations remote from one another medical insurance information for said identified consumer based upon a plurality of data items, wherein each data item corresponds to a different one of a second plurality of attributes of the identified consumer and comprises at least one character defining a character string;

(e) retrieving said requested consumer medical insurance information from at least one of said plurality of different network locations, said retrieving including a search of eligibility information relating to at least two insurance carriers and being stored at each of said plurality of different network locations, said search being based upon said second plurality of data items and performed

(f) upon verification of said consumer medical insurance information by said provider, using a transfer agent containing a plurality of different data structures associating different requestors of demographic information and medical insurance information with different computer programs to organize and format said retrieved consumer demographic information and said consumer medical insurance information based upon a predefined data structure associated with a particular requestor who requested the medical insurance information, and transferring at least one data item in said retrieved consumer demographic information or said consumer medical insurance information to a corresponding field in a user interface in said requesting computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor.

9. (Currently Amended) A system for collecting and providing consumer information to a provider of medical goods and/or services comprising:

a buffer for receiving responses to a provider request for consumer medical insurance information from a plurality of network locations located remotely from one another, said response being a response to a query transmitted to said plurality of network locations by a requesting computer, wherein the request comprises data corresponding to a consumer and represented as one or more character strings;

a consumer medical information matching system for retrieving said consumer medical insurance information, said retrieving including a search of eligibility information stored at each of said plurality of different network locations and relating to at least two insurance carriers to determine medical insurance coverage, wherein the consumer medical information system is configured to repeatedly generate different combinations or permutations of one or more character strings of the data and to search the eligibility information using the different combinations or permutations of one or more character strings until eligibility information corresponding to the consumer is obtained;

and,

a transfer agent configured to contain a plurality of different data structures associating different requestors of medical insurance information with different computer programs for organizing and formatting the retrieved consumer medical insurance information based upon a predefined data structure associated with a particular requestor requesting the medical information, and transferring at least one item of said consumer medical insurance information to a corresponding field in a user interface in said requesting computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor.

10. (Original) The system of claim 9, wherein said consumer information comprises consumer demographic information.

11. (Original) The system of claim 9, wherein said consumer information comprises consumer insurance information.

12. (Original) The system of claim 9, wherein said consumer information comprises credit information, medical information, or public record information.

13. (Original) The system of claim 9, said consumer information matching system further comprising a benefits matching system for retrieving and matching consumer insurance information and a demographic matching system for retrieving and matching consumer demographic information.

14. (Currently Amended) A machine readable storage, having stored thereon a computer program having a plurality of code sections executable by a machine for causing the machine to perform the steps of:

(a) receiving from a requesting computer a request for consumer medical insurance information, said request being received at a plurality of different network locations remote from one another, and said request identifying a consumer of medical good and/or services, the consumer being identified by at least one data item comprising one or more character strings;

(b) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one of said plurality of network locations said consumer medical insurance information comprising at least one data item, said retrieving including a search of eligibility information stored at each of said plurality of different network locations and relating to at least two insurance carriers to determine medical insurance coverage, wherein different combinations or permutations of one or more character strings of the at least one data item are generated, and the search is

repeated until a match occurs between at least one character string and a character string representing consumer medical insurance information comprising the at least one data item occurs; and

(c) using a transfer agent containing a plurality of different data structures associating different requestors of medical insurance information with different computer programs, and organizing and formatting said retrieved consumer medical insurance information based upon a predefined data structure associated with a requestor who requested the medical information, and transferring at least one data item in said retrieved consumer medical insurance information to a corresponding field in a user interface in said requesting computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor.

15. (Original) The machine readable storage of claim 14, further comprising:  
authenticating said user to a service computer system capable of performing said steps of claim 14.

16. (Original) The machine readable storage of claim 14, wherein said consumer information comprises consumer demographic information.

17. (Cancelled)

18. (Original) The machine readable storage of claim 14, wherein said consumer information comprises credit information, medical information, or public record information.

19. (Previously Presented) The machine readable storage of claim 14, further comprising:

presenting said retrieved consumer information to said provider for verification.

20. (Original) The machine readable storage of claim 14, wherein said step (c) uses screen scraping technology.

21. (Currently Amended) A machine readable storage, having stored thereon a computer program having a plurality of code sections executable by a machine for causing the machine to perform the steps of:

(a) receiving from a requesting computer a request for consumer demographic information from a provider of medical goods and/or services, said request being received at a plurality of different network locations remote from one another, and said request identifying a consumer of medical goods and/or services based upon at least one data item comprising one or more character strings corresponding to said consumer;

(b) searching said plurality of different network locations and retrieving said requested consumer demographic information corresponding to said identified consumer from at least one of said different network locations, said consumer information comprising at least one data item represented as one or more character strings, wherein different combination and permutations of one or more character strings of the at least one data item corresponding to said consumer are automatically generated, and said searching is repeated until at least one match occurs between a character string corresponding to said consumer and a character string corresponding to said consumer information occurs; and

(c) presenting said retrieved consumer demographic information to said provider for verification;



(d) receiving from a requesting computer a request for consumer medical insurance information from a user, said request being received at a plurality of network locations located remotely from one another, and said request identifying a consumer of medical goods and/or services;

(e) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one network location, said consumer information comprising at least one data item, said retrieving including a search of eligibility information stored at each of said plurality of different network locations and relating to at least two insurance carriers to determine medical insurance coverage, said retrieved; and

(f) upon verification of said consumer medical insurance information by said provider, using a transfer agent containing a plurality of different data structures associating different requestors of demographic information and medical insurance information with different computer programs to organize and format said retrieved consumer demographic information and said consumer medical insurance information based upon a predefined data structure associated with a requestor who requested the medical information, and transferring at least one data item in said retrieved consumer demographic information or said consumer medical insurance information to a corresponding field in a user interface in said requesting computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor.

22. (Currently Amended) A computer-implemented method of determining medical insurance eligibility information for consumers comprising:

receiving a list of one or more consumers of medical goods and/or services;

searching a plurality of machine-readable databases separately stored at a plurality network locations remotely located from one another and comprising insurance eligibility

information represented by at least one information data item comprising one or more character strings to determine whether one or more of the consumers represented by at least one consumer data item comprising one or more character strings is insured by at least one medical insurance carrier;

for each consumer, automatically generating different combinations or permutations of a character string representing the at least one consumer data item and repeating the searching step until a match between the character string of the at least one consumer data item matches a character string representing the at least one information data time or until a predetermined number of searches for a particular has been performed;

indicating which of the consumers of the list are insured by at least one medical insurance carrier and indicating the at least one medical insurance carrier corresponding to each consumer indicated as being insured;

retrieving medical insurance information corresponding to at least one consumer listed on the received list, the medical insurance information being retrieved from at least one of said plurality of machine-readable database;

using a transfer agent containing a plurality of different data structures associating different requestors of medical insurance information with different computer programs, organizing and formatting the retrieved medical insurance information based upon a predefined data structure associated with a requestor who requested retrieval of the medical information, and transferring at least one data item to a corresponding field in a user interface of a requesting computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor.

23. (Previously Presented) The method of claim 22, wherein the plurality network locations are insurance carrier computer systems.

24. (Previously Presented) The method of claim 22, further comprising:  
for the consumers having insurance, specifying which insurance carrier provides insurance for at least one of the consumers having insurance.
25. (Previously Presented) The method of claim 22, further comprising:  
determining that at least one of the consumers is insured by two or more insurance carriers.
26. (Previously Presented) The method of claim 25, further comprising:  
for the consumers insured by two or more insurance carriers, specifying which insurance carriers provide insurance for at least one of the consumers.
27. (Previously Presented) The method of claim 25, further comprising:  
determining which insurance carrier is a primary carrier.
28. (Previously Presented) The method of claim 27, further comprising:  
indicating which insurance carrier is the primary carrier.
29. (Previously Presented) The method of claim 22, wherein the list of consumers specifies supplemental consumer information, said method further comprising:  
determining that at least one item of supplemental consumer information for one or more consumers is missing from the list of consumers; and  
querying at least one of a plurality network locations specifying demographic information to locate at least one of the missing items of supplemental consumer information.

30. (Currently Amended) A machine readable storage having stored thereon a computer program having a plurality of code sections executable by a machine, for causing the machine to perform the steps of:

receiving a list of one or more consumers of medical goods and/or services;

searching a plurality of machine-readable databases separately stored at a plurality network locations remotely located from one another and comprising insurance eligibility information represented by at least one information data item comprising one or more character strings to determine whether one or more of the consumers represented by at least one consumer data item comprising one or more character strings is insured by at least one medical insurance carrier;

for each consumer, automatically generating different combinations or permutations of a character string representing the at least one consumer data item and repeating the searching step until a match between the character string of the at least one consumer data item matches a character string representing the at least one information data time or until a predetermined number of searches for a particular has been performed;

indicating which of the consumers of the list are insured by at least one medical insurance carrier and indicating the at least one medical insurance carrier corresponding to each consumer indicated as being insured;

retrieving medical insurance information corresponding to at least one consumer listed on the received list, the medical insurance information being retrieved from at least one of said plurality of machine-readable database;

using a transfer agent containing a plurality of different data structures associating different requestors of demographic information and medical insurance information with different computer programs, organizing and formatting the retrieved medical insurance information based upon a predefined data structure associated with a requestor who requested retrieval of the medical information, and transferring at least one data item to a

corresponding field in a user interface of a requesting computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor.

31. (Previously Presented) The machine readable storage of claim 30, wherein the plurality network locations are insurance carrier computer systems.

32. (Previously Presented) The machine readable storage of claim 30, further comprising:

for the consumers having insurance, specifying which insurance carrier provides insurance for at least one of the consumers having insurance.

33. (Previously Presented) The machine readable storage of claim 30, further comprising:

determining that at least one of the consumers is insured by two or more insurance carriers.

34. (Previously Presented) The machine readable storage of claim 33, further comprising:

for the consumers insured by two or more insurance carriers, specifying which insurance carriers provide insurance for at least one of the consumers insured by two or more insurance carriers.

35. (Previously Presented) The machine readable storage of claim 33, further comprising:

determining which insurance carrier is a primary carrier.

36. (Previously Presented) The machine readable storage of claim 35, further comprising:

indicating which insurance carrier is the primary carrier.

37. (Previously Presented) The machine readable storage of claim 30, wherein the list of consumers specifies supplemental consumer information, said method further comprising:

determining that at least one item of supplemental consumer information for one or more consumers is missing from the list of consumers; and

querying at least one of a plurality network locations specifying demographic information to locate at least one of the missing items of supplemental consumer information.

38. (Previously Presented) The method of claim 1, further comprising:

retrieving demographic information relating to said consumer of medical services if said consumer is determined, based upon retrieved consumer medical insurance information, not to be insured by at least one medical insurer, said demographic information being retrieved from another plurality network locations located remotely from one another; and

determining a creditworthiness of said consumer based upon retrieved demographic information.

39. (Previously Presented) The method of claim 1, further comprising electronically generating an appointment schedule and billing form for said consumer if said consumer is determined based upon retrieved consumer medical insurance information to be insured by at least one medical insurer.

40. (Previously presented) A method for collecting and providing consumer medical insurance information to a medical service provider comprising:

(a) receiving from a requesting medical service provider computer a request for medical insurance information, said request being received at a plurality of different network locations remote from one another, and said request identifying a consumer of medical services;

(b) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one of said plurality of different network locations, said retrieving including a search of eligibility information relating to at least two insurance carriers and stored at each of said plurality of different network locations to determine whether said consumer has medical insurance coverage and, if so, with which insurer, said retrieved consumer medical insurance information comprising at least medical insurance eligibility information relating to said consumer;

(c) verifying the identity of said consumer from at least one other network location;

(d) determining a creditworthiness of said consumer if, based upon retrieved consumer medical insurance information, said consumer is determined not to be insured by at least one medical insurer, said determining being based upon credit information retrieved from at least one of a different plurality of network locations and including a search of credit information specific to the verified identity of said consumer, said credit information being stored at one or more of said different plurality of network locations;

(e) using a transfer agent containing a plurality of different data structures associating different requestors of demographic information and medical insurance information with different computer programs, organizing and formatting said retrieved consumer medical insurance information based upon a predefined data structure associated with a requestor who requested the medical information, and transferring at least one data item in said retrieved consumer medical insurance information to a

corresponding field in a user interface in said requesting medical service provider computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor; and

(f) electronically generating an appointment schedule and billing form for said consumer if said consumer is determined based upon retrieved information to be insured by at least one medical insurer and/or to be creditworthy.

41. (Currently Amended) A method for collecting and providing to a medical service provider medical insurance information for a consumer of medical services, the method comprising:

receiving a common identifier associated with the consumer, the common identifier represented by at least one character string;

searching a plurality of medical insurance databases stored in a plurality of network-connected nodes located remotely from one another to determine whether the consumer identified by the common identifier is covered under one or more insurance plans identified by at least one insurance plan data item represented by at least one character string, wherein the searching comprises repeatedly generating different combinations or permutations of the at least one character string representing the common identifier and re-searching the plurality of medical insurance databases until a match occurs between the at least one character string representing the common identifier and the at least one character string representing the at least one insurance plan data item or until a predetermined number of searches has been performed;

if no determination is made that the consumer is covered by at least one insurance plan, obtaining at least one supplemental identifier corresponding to the common identifier and re-searching each of the plurality of medical insurance databases to determine based upon the at least one supplemental identifier whether the consumer



identified by the common identifier is covered under one or more insurance plans, wherein the plurality of medical insurance databases is re-searched at least once using each supplemental identifier obtained;

searching a plurality of consumer information databases not associated with the medical insurance databases to identify consumer information corresponding to the consumer, and comparing data obtained from the consumer information databases with data obtained from the medical insurance databases to identify whether any data discrepancies occur;

if at least one data discrepancy is identified, repeating the searching steps until the at least one discrepancy is resolved; and

determining which medical insurance plan provides primary coverage if the consumer is covered by more than one medical insurance plan.

42. (Previously presented) The method of Claim 41, wherein the receiving step comprises receiving at least one of a name, a social security number, a credit card number, a telephone number associated with the consumer, a name of an individual related to the consumer, and an alias for the consumer.

43. (Previously presented) The method of Claim 41, further comprising highlighting pre-selected data obtained from at least one of the plurality of medical insurance databases, wherein the pre-selected data is pre-selected by a particular medical service provider requesting medical insurance information.

44. (Previously presented) The method of Claim 43, wherein the pre-selected data comprises at least one of co-pay data and remaining deductible data.

45. (Previously presented) A method for collecting and providing to a medical service provider medical insurance information for a consumer of medical services, the method comprising:

in response to a query to plurality of medical insurance databases stored in a plurality of network-connected nodes located remotely from one another, receiving a plurality of medical insurance data items from at least one of the medical insurance databases, each of the medical insurance data items being represented by at least one character string;

searching the plurality of data items based upon a common identifier represented by at least one character string to determine whether a consumer identified by the common identifier is covered under one or more insurance plans, wherein the searching comprises repeatedly generating different combinations or permutations of the at least one character string representing the common identifier and re-searching the plurality of medical insurance databases until a match occurs between the at least one character string representing the common identifier and the at least one character string representing the at least one insurance plan data item or until a predetermined number of searches has been performed;

if no determination is made that the consumer is covered by at least one insurance plan, obtaining at least one supplemental identifier corresponding to the common identifier and re-searching each of the plurality of medical insurance databases to determine based upon the at least one supplemental identifier whether the consumer identified by the common identifier is covered under one or more insurance plans, wherein the plurality of medical insurance databases is re-searched at least once using each supplemental identifier obtained; and

determining which medical insurance plan provides primary coverage if the consumer is covered by more than one medical insurance plan.